Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application.

Listing of Claims:

1-29.   (Cancelled)

30.   (New) A financial transaction system for automated electronic transfer of funds comprising:

a initiating regional office configured to automatically:

receive a transfer request comprising an amount of funds and a verification ID protocol, comprising a question and answer combination, from a sender;

receive a predetermined amount of funds from the sender from a financial card and hold the funds for the recipient;

receive a transaction fee from the sender; and

send an initiating data packet comprising the verification ID protocol, the amount of funds, an initiating security ID, an initiating transit ID and a dispensing transit ID, to an initiating authorization center;

the initiating authorization center configured to automatically:

receive the initiating data packet from the initiating regional office;

confirm the authenticity of the initiating security ID; and

if authentic, send an authorization data packet, comprising the verification ID protocol, the amount of funds, an authorization security ID, an initiating transit and a dispensing transit to a dispensing authorization centre based

on the dispensing transit ID;

the dispensing authorization center configured to automatically:

receive the authorization data packet from the initiating authorization center;

verify the authenticity of the authorization security ID; and

if authentic, send a dispensing data packet, comprising the verification ID protocol, the amount of funds, a dispensing security ID, an initiating transit and a dispensing transit to a dispensing regional office; and

the dispensing regional office configured to automatically:

receive the dispensing data packet from the dispensing authorization center;

verify the authenticity of the dispensing security ID; and

if authentic, waits for a recipient to attend at the dispensing regional office;

when a recipient attends, conduct the verification ID protocol to confirm that the recipient is the correct recipient;

if confirmed, send a confirmation data packet, comprising the verification ID protocol, the amount of funds, a confirmation security ID, an initiating transit and a dispensing transit to the initiating regional office based on the initiating transit ID, wherein, based on the confirmation data packet, the initiating regional center transfers the predetermined amount of funds from the sender;

dispense the predetermined amount of funds to the recipient via an anonymous financial card, wherein the financial card comprises a

processor, a memory, a GPS receiver chip, an LCD screen and at least

one button such that the recipient may input information to the financial

card via the at least one button; and

activate the predetermined amount of funds on the financial card based

on the entry of a PIN number by the recipient.

31.   (New) The financial system of claim 30, wherein said financial card is a credit

card.

32.   (New) The financial system of claim 30, wherein said financial card is a debit

card.

33.   (New) The financial system of claim 30, wherein said financial card is a smart

card.

34.   (New) The financial system of claim 30, wherein said financial card is a stored

value card.

35.   (New) A method for automated electronic transfer of funds comprising:

at an initiating regional office, automatically:

receiving a transfer request comprising an amount of funds and a

verification ID protocol, comprising a question and answer combination,

from a sender;

receiving a predetermined amount of funds from the sender from a

financial card and holding the funds for the recipient;

receiving a non-refundable transaction fee from the sender; and

sending an initiating data packet comprising the verification ID protocol,

the amount of funds, an initiating security ID, an initiating transit ID and a

dispensing transit ID, to an initiating authorization center;

at the initiating authorization center, automatically:

receiving the initiating data packet from the initiating regional office;

confirming the authenticity of the initiating security ID; and

if authentic, sending an authorization data packet, comprising the

verification ID protocol, the amount of funds, an authorization security ID,

an initiating transit and a dispensing transit to a dispensing authorization

centre based on the dispensing transit ID;

at the dispensing authorization center, automatically:

receiving the authorization data packet from the initiating authorization

center;

verifying the authenticity of the authorization security ID; and

if authentic, sending a dispensing data packet, comprising the verification

ID protocol, the amount of funds, a dispensing security ID, an initiating

transit and a dispensing transit to a dispensing regional office; and

at the dispensing regional office, automatically:

receiving the dispensing data packet from the dispensing authorization

center;

verifying the authenticity of the dispensing security ID; and

if authentic, waiting for a recipient to attend at the dispensing regional

office;

when a recipient attends, conducting the verification ID protocol to confirm that the recipient is the correct recipient;

if confirmed, sending a confirmation data packet, comprising the verification ID protocol, the amount of funds, a confirmation security ID, an initiating transit and a dispensing transit to the initiating regional office based on the initiating transit ID, wherein, based on the confirmation data packet, the initiating regional center releases the predetermined amount of funds from the sender;

dispensing the predetermined amount of funds to the recipient via an anonymous financial card, wherein the financial card comprises a processor, a memory, a GPS receiver chip, an LCD screen and at least one button such that the recipient may input information to the financial card via the at least one button; and

activating the predetermined amount of funds on the financial card based on the entry of a PIN number by the recipient.

36.   (New) The method of claim 35, further comprising receiving information from said sender specifying the physical location for recipient to attend.

37.   (New) The method of claim 35, further comprising the step of dispensing said financial card to the recipient through an ATM.